

UNITED STATES DISTRICT COURT

WESTERN DISTRICT OF TEXAS

SAN ANTONIO DIVISION

\_\_\_\_\_  
Matthew Thomas Zarder

Plaintiff

v.

NCO FINANCIAL SERVICES,

INCORPORATED

Defendant

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**SA 12CA 0857 FB**

CASE NUMBER: \_\_\_\_\_

COMPLAINT - STATUTORY DAMAGES

PER FDCPA, TCPA

## **COMPLAINT**

COMES NOW Matthew Thomas Zarder, Third Party Interest Intervenor and Real Party in Interest, in the nature of amicus curiae, who is neutral in the public, making a special visitation by absolute ministerial right to the district court, "restricted appearance" under Rule E(8), Supplemental Rules for Certain Admiralty and Maritime Claims, who is unschooled in law and notices the court of the enunciated principles as stated in *Haines v. Kerner*, 404 U.S. 519, wherein the court has directed that those who are unschooled in law making pleadings and/or complaints shall have the court look to the substance of the pleadings/notices herein without waiver of any defenses.

Plaintiff, Matthew Thomas Zarder, individually, hereby sues Defendant for violations of the Telephone Consumer Protection Act (TCPA), 47 U.S.C. § 227(b)(1)(A), 47 U.S.C. § 227(b)(1)(A)(iii), and the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692b(2), 15 U.S.C. § 1692d(5), 15 U.S.C. § 1692d(6).

## **JURISDICTION AND VENUE**

1. Jurisdiction of this Court arises under 47 U.S.C. §227(b)(3) and 15 U.S.C § 1692k(d).
2. Venue is proper pursuant to 28 U.S.C. §1391(b)(2).
3. Venue in this District is proper because the Plaintiff resides here, Defendant transacts business here, and the conduct complained of occurred here.
4. This is an action for damages which exceed \$150,000.

### **PARTIES**

5. Plaintiff, Matthew T. Zarder, is a natural person residing in Comal County, Texas.

6. Plaintiff is a consumer as defined by the FDCPA, 15 U.S.C. § 1692a(3).

7. Defendant, NCO FINANCIAL SERVICES, INCORPORATED (NCO), is an entity who at all relevant times was engaged, by use of the mails and telephone, in the business of attempting to collect a “debt” from Plaintiff, as defined by 15 U.S.C. §1692a(5).

8. Defendant, NCO, in connection with the matters alleged herein, transacts or has transacted business in this district and throughout the United States.

### **GENERAL FACTUAL ALLEGATIONS**

9. From June 4, 2012 through August 31, 2012, Defendant used an automatic telephone dialing system to call Plaintiff’s Internet phone 43 times [see attachments].

10. From June 4, 2012 through August 31, 2012, Defendant used an artificial or prerecorded voice to send 20 messages to Plaintiff’s Internet phone [see attachments].

11. On June 26, 2012, August 8, 2012, and August 9, 2012, Defendant caused Plaintiff’s Internet phone to ring repeatedly with the intent to annoy, abuse, or harass Plaintiff [see attachments].

12. On many occasions, Defendant left a voicemail on Plaintiff’s Internet phone disclosing that Plaintiff owed an alleged debt without confirming the identity of the Plaintiff [see attachments].

13. On many occasions, Defendant sent communications to Plaintiff’s Internet phone without meaningful disclosure of Defendant’s identity [see attachments].

14. Plaintiff has no prior business relationship with Defendant.

15. All 43 calls were made by Defendant for commercial purposes.

16. Plaintiff has granted neither express nor implied permission to Defendant to call Plaintiff's Internet phone.

17. Plaintiff has granted neither express nor implied permission to Defendant to leave prerecorded messages on Plaintiff's Internet phone.

18. Plaintiff's Internet phone is a service for which Plaintiff is charged per minute and per voicemail [see attachments].

19. Plaintiff was charged for all 43 calls [see attachments].

**COUNT ONE- VIOLATIONS OF THE  
TELEPHONE COMMUNICATIONS ACT 47 U.S.C. §227**

20. Plaintiff alleges and incorporates the information in paragraphs 1 through 19.

21. Each phone call initiated by Defendant to Plaintiff using an automatic dialing system is a violation of U.S.C. §227(b)(1)(A).

22. Each voice message sent by Defendant to Plaintiff's Internet phone using a prerecorded voice is a violation of 47 U.S.C. §227(b)(1)(A).

23. Each phone call initiated by Defendant to Plaintiff for which Plaintiff was charged is a violation of 47 U.S.C. §227(b)(1)(A)(iii).

24. Defendant has committed 43 separate violations of 47 U.S.C. §227(b)(1)(A) by using an automatic dialing system to make 43 phone calls to Plaintiff's Internet phone.

25. Defendant has committed 20 separate violations of 47 U.S.C. §227(b)(1)(A) by using a prerecorded voice to send 20 messages to Plaintiff's Internet phone.

26. Defendant has committed 43 separate violations of 47 U.S.C. §227(b)(1)(A)(iii) by causing Plaintiff to be charged for 43 phone calls initiated by Defendant.

27. Any unintentional violation under 47 U.S.C. §227 carries damages of \$500 per violation against the violating entity pursuant to 47 U.S.C. §227(b)(3)(B)

28. Any intentional violation under 47 U.S.C. §227 carries damages of \$1,500 per violation against the violating entity pursuant to 47 U.S.C. §227(b)(3).

29. The repetitive nature of these violations by Defendant plainly shows that Defendant intentionally or knowingly violated U.S.C. §227(b)(1)(A) and U.S.C. §227(b)(1)(A)(iii).

30. All 63 violations of 47 U.S.C. §227(b)(1)(A) committed by Defendant are considered intentional violations pursuant to 47 U.S.C. §227(b)(3).

31. All 43 violations of 47 U.S.C. §227(b)(1)(A)(iii) committed by Defendant are considered intentional violations pursuant to 47 U.S.C. §227(b)(3).

32. In total, Defendant committed 106 intentional violations under 47 U.S.C. §227.

33. Total damages against Defendant pursuant to 47 U.S.C. §227(b)(3) amount to \$159,000.

## **COUNT TWO - VIOLATIONS OF THE**

### **FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692**

34. Plaintiff alleges and incorporates the information in paragraphs 1 through 19.

35. Defendant has violated 15 U.S.C. § 1692b(2) by disclosing to a third party other than the consumer that Plaintiff owes an alleged debt.

36. Defendant has violated 15 U.S.C. § 1692d(5) by causing Plaintiff's Internet phone to ring repeatedly with the intent to annoy, abuse, or harass Plaintiff.

37. Defendant has violated 15 U.S.C. § 1692d(6) by placing calls to Plaintiff's Internet phone without meaningful disclosure of Defendant's identity.

38. Total statutory damages against Defendant pursuant to 15 U.S.C. 1692k(a)(2)(A) amount to \$1,000.

**RELIEF REQUESTED**

**WHEREFORE**, Plaintiff demands judgment against Defendant for statutory damages totaling at least \$160,000, as well as punitive damages, attorney's fees and costs, and any interest deemed reasonable by the court.

**DEMAND FOR JURY TRIAL**

Plaintiff hereby demands a trial by jury of all issues so triable as a matter of law.

Respectfully submitted this twelfth day of September, 2012.

A handwritten signature in black ink, appearing to read 'Matt Zarder', is written over a horizontal line.

Matthew T. Zarder

331 South Academy Avenue, New Braunfels, Texas [78130]

210-468-0326

### **Attachments**

1. Affidavit by Matthew T. Zarder
2. eVoice call record
3. CD containing .wav files of voicemails sent by NCO Financial Services
4. Billing information from eVoice for Matthew T. Zarder's account

## Affidavit

I, Matthew Thomas Zarder, under my unlimited liability and Commercial Oath, proceeding in good faith, being of sound mind, having first-hand knowledge, affirm, state, and declare that the facts contained herein are true, correct, complete and not misleading, to the best of my knowledge, under penalty of perjury.

Below is a record of calls received by me from NCO Financial Services between June 4, 2012 and August 31, 2012. These phone calls were made to my eVoice Internet phone line, for which I was charged for each call. Additional details about each call relating to TCPA and FDCPA violations are also included in the record below.

### Chronological Record of Calls Received

Call Date	Call Time	Caller Number	Caller Name	Did caller use a prerecorded voice to leave a message?	Did caller cause recipient to be charged for phone call?	Did caller intentionally violate TCPA?
6/4/2012	11:16:00	888-475-6741	NCO Financial	No	Yes	Yes
6/5/2012	10:51:00	888-475-6741	NCO Financial	No	Yes	Yes
6/6/2012	15:59:00	888-475-6741	NCO Financial	No	Yes	Yes
6/7/2012	10:41:00	888-475-6741	NCO Financial	No	Yes	Yes
6/8/2012	10:50:00	888-475-6741	NCO Financial	No	Yes	Yes
6/11/2012	11:24:00	888-475-6741	NCO Financial	No	Yes	Yes
6/14/2012	11:18:00	888-475-6741	NCO Financial	Yes	Yes	Yes
6/18/2012	11:13:00	888-475-6741	NCO Financial	No	Yes	Yes
6/19/2012	11:24:00	888-475-6741	NCO Financial	Yes	Yes	Yes
6/26/2012	18:15:00	888-475-6741	NCO Financial	Yes	Yes	Yes
6/26/2012	18:21:00	888-475-6741	NCO Financial	No	Yes	Yes
6/28/2012	8:43:00	888-475-6741	NCO Financial	No	Yes	Yes
6/29/2012	9:20:00	888-475-6741	NCO Financial	No	Yes	Yes
7/5/2012	11:19:00	888-475-6741	NCO Financial	Yes	Yes	Yes



7/6/2012	10:48:00	888-475-6741	NCO Financial	No	Yes	Yes
7/11/2012	10:49:00	888-475-6741	NCO Financial	No	Yes	Yes
7/12/2012	11:08:00	888-475-6741	NCO Financial	No	Yes	Yes
7/13/2012	10:49:00	888-475-6741	NCO Financial	No	Yes	Yes
7/16/2012	10:51:00	888-475-6741	NCO Financial	Yes	Yes	Yes
7/17/2012	11:13:00	888-475-6741	NCO Financial	No	Yes	Yes
7/18/2012	11:24:00	888-475-6741	NCO Financial	Yes	Yes	Yes
7/23/2012	10:56:00	888-475-6741	NCO Financial	No	Yes	Yes
7/24/2012	16:02:00	888-475-6741	NCO Financial	Yes	Yes	Yes
7/25/2012	11:10:00	888-475-6741	NCO Financial	No	Yes	Yes
7/27/2012	10:36:00	888-475-6741	NCO Financial	No	Yes	Yes
7/31/2012	10:45:00	888-475-6741	NCO Financial	No	Yes	Yes
8/2/2012	10:45:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/3/2012	10:42:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/6/2012	10:45:00	888-475-6741	NCO Financial	No	Yes	Yes
8/8/2012	10:44:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/8/2012	17:42:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/9/2012	12:25:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/9/2012	13:50:00	888-475-6741	NCO Financial	No	Yes	Yes
8/10/2012	12:06:00	888-475-6741	NCO Financial	No	Yes	Yes
8/11/2012	9:46:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/14/2012	15:53:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/17/2012	10:49:00	888-475-6741	NCO Financial	Yes	Yes	Yes

8/20/2012	11:18:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/21/2012	10:54:00	888-475-6741	NCO Financial	No	Yes	Yes
8/23/2012	11:17:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/24/2012	10:47:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/28/2012	11:28:00	888-475-6741	NCO Financial	Yes	Yes	Yes
8/31/2012	10:51:00	888-475-6741	NCO Financial	Yes	Yes	Yes

#### **Additional Relevant Facts**

On the dates/times indicated below, NCO financial caused my eVoice Internet phone line to ring repeatedly with the intent to annoy, abuse, or harass me:

- June 26, 2012, 18:15 and 18:21
- August 8, 2012, 10:44 and 17:42
- August 9, 2012, 12:25 and 13:50

On the dates/times indicated below, NCO Financial Services left a voicemail on my eVoice Internet phone line disclosing that I owe an alleged debt. NCO Financial Services did not confirm my identity before leaving these messages:

- August 3, 2012, 10:42
- August 8, 2012, 17:42
- August 9, 2012, 13:50
- August 11, 2012, 09:46
- August 14, 2012, 15:53
- August 24, 2012, 10:47
- August 31, 2012, 10:51

On the dates/times indicated below, NCO Financial Services sent communications to my eVoice Internet phone line without meaningful disclosure of NCO Financial Services' identity:

- June 14, 2012, 11:18
- June 19, 2012, 11:24
- June 26, 2012, 18:15
- July 5, 2012, 11:19
- July 16, 2012, 10:51
- July 18, 2012, 11:24
- July 24, 2012, 16:02

- August 2, 2012, 10:45
- August 8, 2012 10:44
- August 17, 2012 10:49
- August 20, 2012 11:18
- August 23, 2012 11:17
- August 28, 2012 11:28

Witness my hand and seal.



By: \_\_\_\_\_

A handwritten signature of Matthew Thomas Zarder in black ink, written over a horizontal line.

Matthew Thomas Zarder

Jurat

State of Texas )

) ss:

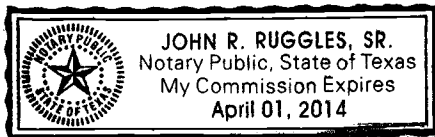
County of Comal )

Subscribed and sworn to (or affirmed) before me on this 12 day of September, 2012 by Matthew T. Zarder, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

A handwritten signature of the notary public, John R. Ruggles, Sr., in black ink.

Notary Signature

(Seal)





My Commission Expires: APR 1, 2014

From: 06/04/12

To: 08/31/12

DISPLAY

START TIME	END TIME	CALLING PARTY	CALLED NUMBER	TYPE
06/04/2012 11:15am	06/04/2012 11:16am	8884756741		inbou...
06/05/2012 10:51am	06/05/2012 10:51am	8884756741		inbou...
06/06/2012 10:50am	06/06/2012 10:50am	8884756741		inbou...
06/06/2012 3:59pm	06/06/2012 3:59pm	8884756741		inbou...
06/07/2012 10:27am	06/07/2012 10:28am	8002226297		inbou...
06/07/2012 10:41am	06/07/2012 10:41am	8884756741		inbou...
06/08/2012 10:50am	06/08/2012 10:50am	8884756741		inbou...
06/08/2012 5:26pm	06/08/2012 5:27pm	8008895280		inbou...
06/09/2012 12:06pm	06/09/2012 12:06pm	2109453300		inbou...
06/11/2012 11:24am	06/11/2012 11:24am	8884756741		inbou...
06/12/2012 11:18am	06/12/2012 11:18am	8884756741		inbou...
06/12/2012 11:43am	06/12/2012 11:43am	8002226297		inbou...
06/14/2012 11:18am	06/14/2012 11:18am	8884756741		inbou...
06/15/2012 10:50am	06/15/2012 10:51am	8884756741		inbou...
06/18/2012 11:13am	06/18/2012 11:13am	8884756741		inbou...

 Page 1 of 6  Print

Displaying calls 1 - 15 of 84

## Messages

## Admin Settings

## Account Settings

## Call History

## Password

## Secret Question

## Time Zone

## Call Settings

## Conferencing

## Quickstart Guide

## Upgrade eVoice

## Mobile Apps

From: 06/04/12 To: 08/31/12 DISPLAY

START TIME	END TIME	CALLING PARTY	CALLED NUMBER	TYPE
06/18/2012 1:56pm	06/18/2012 1:56pm	2109453300		inbou...
06/19/2012 11:24am	06/19/2012 11:25am	8884756741		inbou...
06/19/2012 3:39pm	06/19/2012 3:39pm	8002226297		inbou...
06/20/2012 10:41am	06/20/2012 10:41am	8884756741		inbou...
06/20/2012 11:09am	06/20/2012 11:09am	8884756741		inbou...
06/21/2012 10:46am	06/21/2012 10:46am	8884756741		inbou...
06/22/2012 10:45am	06/22/2012 10:45am	8884756741		inbou...
06/26/2012 2:25pm	06/26/2012 2:25pm	8002226297		inbou...
06/26/2012 6:03pm	06/26/2012 6:15pm	8884756741		inbou...
06/26/2012 6:21pm	06/26/2012 6:21pm	8884756741		inbou...
06/27/2012 10:44am	06/27/2012 10:44am	8884756741		inbou...
06/28/2012 8:43am	06/28/2012 8:43am	8884756741		inbou...
06/29/2012 9:19am	06/29/2012 9:20am	8884756741		inbou...
07/02/2012 11:14am	07/02/2012 11:14am	8884756741		inbou...
07/05/2012 11:19am	07/05/2012 11:19am	8884756741		inbou...

 Page 2 of 6

Print

Displaying calls 16 - 30 of 84

## Messages

## Admin Settings

## Account Settings

## Call History

## Password

## Secret Question

## Time Zone

## Call Settings

## Conferencing


## Quickstart Guide

## Upgrade eVoice

## Mobile Apps

From: 06/04/12 To: 08/31/12 DISPLAY

START TIME	END TIME	CALLING PARTY	CALLED NUMBER	TYPE
07/06/2012 10:48am	07/06/2012 10:48am	8884756741		inbou...
07/06/2012 11:42am	07/06/2012 11:42am	8002226297		inbou...
07/09/2012 11:09am	07/09/2012 11:09am	8884756741		inbou...
07/10/2012 3:11pm	07/10/2012 3:12pm	8002226297		inbou...
07/11/2012 10:49am	07/11/2012 10:49am	8884756741		inbou...
07/12/2012 11:08am	07/12/2012 11:08am	8884756741		inbou...
07/13/2012 10:49am	07/13/2012 10:49am	8884756741		inbou...
07/16/2012 10:50am	07/16/2012 10:51am	8884756741		inbou...
07/17/2012 11:12am	07/17/2012 11:13am	8884756741		inbou...
07/18/2012 10:49am	07/18/2012 10:50am	8884756741		inbou...
07/18/2012 11:23am	07/18/2012 11:24am	8884756741		inbou...
07/18/2012 7:32pm	07/18/2012 7:32pm	8002226297		inbou...
07/19/2012 5:11pm	07/19/2012 5:12pm	2108530725		inbou...
07/19/2012 8:00am	07/19/2012 8:00am	8884756741		inbou...
07/23/2012 10:56am	07/23/2012 10:56am	8884756741		inbou...

 Page 3 of 6
  Print

Displaying calls 31 - 45 of 84

## Messages

## Admin Settings

## Account Settings

## Call History

## Password

## Secret Question

## Time Zone

## Call Settings

## Conferencing

## Quickstart Guide

## Upgrade eVoice

## Mobile Apps

From: 06/04/12 To: 08/31/12 DISPLAY

START TIME	END TIME	CALLING PARTY	CALLED NUMBER	TYPE
07/24/2012 11:07am	07/24/2012 11:07am	8884756741		inbou...
07/24/2012 3:12pm	07/24/2012 3:12pm	8002226297		inbou...
07/24/2012 4:01pm	07/24/2012 4:02pm	8884756741		inbou...
07/25/2012 11:10am	07/25/2012 11:10am	8884756741		inbou...
07/26/2012 8:07am	07/26/2012 8:07am	8002226297		inbou...
07/27/2012 10:35am	07/27/2012 10:36am	8884756741		inbou...
07/31/2012 10:44am	07/31/2012 10:45am	8884756741		inbou...
07/31/2012 5:42pm	07/31/2012 5:42pm	8884756741		inbou...
08/02/2012 10:44am	08/02/2012 10:45am	8884756741		inbou...
08/02/2012 3:27pm	08/02/2012 3:27pm	8002226297		inbou...
08/02/2012 9:27am	08/02/2012 9:28am	2105229528		inbou...
08/03/2012 10:42am	08/03/2012 10:42am	8884756741		inbou...
08/06/2012 10:45am	08/06/2012 10:45am	8884756741		inbou...
08/08/2012 10:43am	08/08/2012 10:43am	8884756741		inbou...
08/08/2012 3:45pm	08/08/2012 3:45pm	8884756741		inbou...

 Page 4 of 6

Print

Displaying calls 46 - 60 of 84

## Messages

## Admin Settings

## Account Settings

## Call History

## Password

## Secret Question

## Time Zone

## Call Settings

## Conferencing

## Quickstart Guide

## Upgrade eVoice

## Mobile Apps

From: 06/04/12 To: 08/31/12 DISPLAY

START TIME	END TIME	CALLING PARTY	CALLED NUMBER	TYPE
08/08/2012 5:40pm	08/08/2012 5:41pm	8884756741		inbou...
08/09/2012 12:24pm	08/09/2012 12:25pm	8884756741		inbou...
08/09/2012 1:49pm	08/09/2012 1:50pm	8884756741		inbou...
08/09/2012 9:15am	08/09/2012 9:15am	8884756741		inbou...
08/10/2012 10:50am	08/10/2012 10:50am	8002226297		inbou...
08/10/2012 12:07pm	08/10/2012 12:07pm	8884756741		inbou...
08/10/2012 9:09am	08/10/2012 9:09am	8884756741		inbou...
08/11/2012 9:45am	08/11/2012 9:46am	8884756741		inbou...
08/13/2012 10:34am	08/13/2012 10:34am	8884756741		inbou...
08/13/2012 12:37pm	08/13/2012 12:37pm	8884756741		inbou...
08/14/2012 3:52pm	08/14/2012 3:53pm	8884756741		inbou...
08/16/2012 11:03am	08/16/2012 11:03am	8002226297		inbou...
08/16/2012 11:16am	08/16/2012 11:16am	8884756741		inbou...
08/17/2012 10:49am	08/17/2012 10:49am	8884756741		inbou...
08/20/2012 11:18am	08/20/2012 11:18am	8884756741		inbou...

Page 5 of 6
 
 Print

Displaying calls 61 - 75 of 84

## Messages

## Admin Settings

## Account Settings

## Call History

## Password

## Secret Question

## Time Zone

## Call Settings

## Conferencing

## Quickstart Guide

## Upgrade eVoice

## Mobile Apps



From: 06/04/12 To: 08/31/12 DISPLAY

START TIME	END TIME	CALLING PARTY	CALLED NUMBER	TYPE
08/21/2012 10:54am	08/21/2012 10:54am	8884756741		inbou...
08/23/2012 11:17am	08/23/2012 11:17am	8884756741		inbou...
08/23/2012 3:23pm	08/23/2012 3:24pm	8002226297		inbou...
08/24/2012 10:46am	08/24/2012 10:47am	8884756741		inbou...
08/27/2012 11:05am	08/27/2012 11:05am	8884756741		inbou...
08/28/2012 11:27am	08/28/2012 11:28am	8884756741		inbou...
08/29/2012 10:49am	08/29/2012 10:49am	8884756741		inbou...
08/30/2012 10:54am	08/30/2012 10:55am	8884756741		inbou...
08/31/2012 10:51am	08/31/2012 10:51am	8884756741		inbou...



Page 6 of 6

Print

Displaying calls 76 - 84 of 84

Messages

Admin Settings

Account Settings

Call History

Password

Secret Question

Time Zone

Call Settings

Conferencing

Quickstart Guide

Upgrade eVoice

Mobile Apps

**Main Number: (210) 468-0326**

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6 month free trial (includes 500 minutes and 30 Voice to text messages).  
Trial is followed by \$12.95/month plan which includes 300 minutes  
(additional minutes are \$0.059/minute) and 40 V2T messages for the  
admin extension (additional messages are \$0.10 each).

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**Messages****Admin Settings**[Activate Auto Attendant](#)[Edit User Profile](#)**Billing Plan**[Billing Information](#)[Billing History](#)[Call Recording](#)[Current Usage](#)[Voicemail to Text](#)[Web Conferencing  
Settings](#)

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**Account Settings**

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**Call Settings**

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**Conferencing**

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**Quickstart Guide**

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**Upgrade eVoice**

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**Mobile Apps**

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**Recurring Monthly Charges Summary**

Billing Date:	6/9/2012
Billing Start Date:	5/9/2012
Billing End Date:	6/8/2012
Service Plan for Company	Monthly Service Plan:
	TIER1
Recurring Charge for Company (US\$):	12.95
Usage Charge For Company:	0.00
Total (Usage + Rebilling) Charge (US\$):	0.00
Dues in Previous Period (US\$):	12.95
Credits and Payments during period (US\$):	-12.95
Net dues for company in this bill (US\$):	12.95

Usage Charges	Usage	Rate	Total
Inbound Calls (60 seconds unit)	22	0.0590	1.30
Forward and Outgoing Calls - Domestic (60 seconds)	0	0.0000	0.00
Click-to-Call Summary	0	0.0590	0.00
Voicemail-to-Text	0	0.00	0.00
Voicemail-to-Text	17	0.10	0.00

**Messages****Admin Settings**

Activate Auto Attendant

Edit User Profile

Billing Plan

Billing Information

**Billing History**

Call Recording

Current Usage

Voicemail to Text

Web Conferencing Settings

**Account Settings****Call Settings****Conferencing****Quickstart Guide****Upgrade eVoice****Mobile Apps**

**Recurring Monthly Charges Summary**

Billing Date:	7/9/2012
Billing Start Date:	6/9/2012
Billing End Date:	7/8/2012
Service Plan for Company	Monthly Service Plan: TIER1
Recurring Charge for Company (US\$):	12.95
Usage Charge For Company:	0.00
Total (Usage + Rebilling) Charge (US\$):	0.00
Dues in Previous Period (US\$):	12.95
Credits and Payments during period (US\$):	-12.95
Net dues for company in this bill (US\$):	22.95

Usage Charges	Usage	Rate	Total
Inbound Calls (60 seconds unit)	35	0.0590	2.07
Forward and Outgoing Calls - Domestic (60 seconds)	0	0.0000	0.00
Click-to-Call Summary	0	0.0590	0.00
Voicemail-to-Text	0	0.00	0.00
Voicemail-to-Text	17	0.10	0.00

**Messages****Admin Settings**

[Activate Auto Attendant](#)  
[Edit User Profile](#)  
[Billing Plan](#)  
[Billing Information](#)  
**Billing History**  
[Call Recording](#)  
[Current Usage](#)  
[Voicemail to Text](#)  
[Web Conferencing Settings](#)

**Account Settings****Call Settings****Conferencing****Quickstart Guide****Upgrade eVoice****Mobile Apps**

**Recurring Monthly Charges Summary**

Billing Date:	8/9/2012
Billing Start Date:	7/9/2012
Billing End Date:	8/8/2012
Service Plan for Company	Monthly Service Plan: TIER1
Recurring Charge for Company (US\$):	12.95
Usage Charge For Company:	0.00
Total (Usage + Rebilling) Charge (US\$):	0.00
Dues in Previous Period (US\$):	22.95
Credits and Payments during period (US\$):	-22.95
Net dues for company in this bill (US\$):	12.95

Usage Charges	Usage	Rate	Total
Inbound Calls (60 seconds unit)	30	0.0590	1.77
Forward and Outgoing Calls - Domestic (60 seconds)	0	0.0000	0.00
Click-to-Call Summary	0	0.0590	0.00
Voicemail-to-Text	0	0.00	0.00
Voicemail-to-Text	22	0.10	0.00

**Messages****Admin Settings**

[Activate Auto Attendant](#)  
[Edit User Profile](#)  
[Billing Plan](#)  
[Billing Information](#)  
**Billing History**  
[Call Recording](#)  
[Current Usage](#)  
[Voicemail to Text](#)  
[Web Conferencing Settings](#)

**Account Settings****Call Settings****Conferencing****Quickstart Guide****Upgrade eVoice****Mobile Apps**

**Recurring Monthly Charges Summary**

Billing Date:	9/9/2012
Billing Start Date:	8/9/2012
Billing End Date:	9/8/2012
Service Plan for Company	Monthly Service Plan:
	TIER1
Recurring Charge for Company (US\$):	12.95
Usage Charge For Company:	0.00
Total (Usage + Rebilling) Charge (US\$):	0.00
Dues in Previous Period (US\$):	12.95
Credits and Payments during period (US\$):	-12.95
Net dues for company in this bill (US\$):	12.95

Usage Charges	Usage	Rate	Total
Inbound Calls (60 seconds unit)	26	0.0590	1.53
Forward and Outgoing Calls - Domestic (60 seconds)	0	0.0000	0.00
Click-to-Call Summary	0	0.0590	0.00
Voicemail-to-Text	0	0.00	0.00
Voicemail-to-Text	18	0.10	0.00

**Messages****Admin Settings**

[Activate Auto Attendant](#)  
[Edit User Profile](#)  
[Billing Plan](#)  
[Billing Information](#)  
**Billing History**  
[Call Recording](#)  
[Current Usage](#)  
[Voicemail to Text](#)  
[Web Conferencing Settings](#)

**Account Settings****Call Settings****Conferencing****Quickstart Guide****Upgrade eVoice****Mobile Apps**